

In re:
Maria C. Ciaravino
Debtor

Case No. 24-11398-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 17, 2024

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Maria C. Ciaravino, 619 Ash Street, Bethlehem, PA 18015-4201
14890737	+ Matrix Financial Services Corporation, C/O Michael Farrington, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14892996	+ Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14877448	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 18 2024 00:05:00	Bank of America, PO Box 982235, El Paso, TX 79998
14877449	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 18 2024 00:05:00	Barclays Bank/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
14877450	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 00:28:25	Citi, PO BOX 6217, Sioux Falls, SD 57117-6217
14882089	+ Email/Text: mrdiscen@discover.com	Oct 18 2024 00:05:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
14877451	+ Email/Text: mrdiscen@discover.com	Oct 18 2024 00:05:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14877452	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2024 00:15:06	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14890242	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2024 00:29:21	JPMorgan Chase Bank, N.A., PO Box 15368, Wilmington DE 19850
14889658	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 18 2024 00:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14877453	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2024 00:05:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14899202	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2024 00:05:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
14902648	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2024 00:12:03	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14901890	Email/Text: bankruptcy@roundpointmortgage.com	Oct 18 2024 00:05:00	RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715
14902348	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 00:15:03	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14877454	^ MEBN	Oct 18 2024 00:02:17	RoundPoint Mortgage Servicing LLC, P.O. Box 19409, Charlotte, NC 28219-9409
14877456	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 00:28:24	WF/PCM, PO BOX 71092 D1127-028, Charlotte, NC 28272-1092

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14877455	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 00:28:33	Wells Fargo, PO BOX 393, Minneapolis, MN 55480-0393
14892808	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 00:29:21	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938
14892621	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 00:28:31	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Maria C. Ciaravino claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Matrix Financial Services Corporation bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Maria C. Ciaravino)	Case No. 24-11398-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: October 17, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court